

INFORMATION PAPER

BOAT DAMAGE AT FORT BELVOIR MARINA

2010 BLIZZARDS

Recent record snowfall has resulted in damage to several structures and trees at the Fort Belvoir Marina, resulting in damage to privately owned boats stored at the Marina. MWR personnel will notify owners of the damaged boats. This information paper will address the claims concerns associated with the damage and loss sustained.

If your boat has been damaged during the recent record blizzards, we advise you to immediately notify your insurer of the damage or loss. We recommend that you submit a claim with your insurance provider. Insurance coverage normally provides a faster recovery because it is contractual. Proof of fault or negligence is not required.

You may also file a claim with the Army. You should be aware of the processes and limitations that apply if you wish to file a claim with the Army. Different rules apply to losses sustained by active duty members incident to their service from losses sustained by non-active duty members.

ACTIVE DUTY SOLDIERS ASSIGNED TO OR LIVING ON FORT BELVOIR. Your claim will be considered under the Personnel Claims Act (PCA). The PCA requires the member to first file with his or her insurer. Payment may be approved only for the loss not compensated by insurance. This is not always the deductible of the policy. The implementing claims regulation requires the claims office to separately adjudicate the loss and approve only the difference between the amount paid by the insurance company and the loss as adjudicated under Army claims directives.

FORMS USED AND DOCUMENTATION REQUIRED UNDER THE PCA.

- The claim will be filed online under PCLAIMS, the automated system for submission of PCA claims. This system is available at JAGCNET at U.S. Army Claims Service. Forms and documents will either be entered or scanned into the PCLAIMS system for submission with the claims office.
- DD Forms 1842 and 1844. These forms will be generated by PCLAIMS. You will complete and save these forms online.
- Evidence of storage at Fort Belvoir Marina. This will most likely include the contract of storage executed with the Fort Belvoir Marina and scanned into PCLAIMS.
- Proof of ownership. A copy of the boat title or registration should be scanned into PCLAIMS.
- Proof of residence or assignment to Fort Belvoir.

- Proof of damage (photos) and the cost of repairs scanned into PCLAIMS. If the boat is not economically repairable, a statement or estimate from a repair firm to that effect and the blue book value of the boat should be submitted.
- A copy of the insurance policy and coverage provided under the claim made to the insurer should be scanned as part of the supporting documentation.

OTHER ACTIVE DUTY MEMBERS ASSIGNED TO OR LIVING ON FORT BELVOIR.

Your claim will be submitted to your respective service claims branch. The same basic information addressed above will be required, but your claim will be processed by your respective claims service.

NON-ACTIVE DUTY MEMBERS AND ACTIVE DUTY MEMBERS NOT ASSIGNED TO OR WORKING ON FORT BELVOIR. Your claim will be considered under Chapters 4 and 12 of Army Regulation 27-20. Liability under these directives is not automatic. Liability requires a finding of negligence on the part of the U.S. Government, including non-appropriated fund instrumentalities (e.g., MWR). Insurance companies may file a subrogated claim against the Government for their loss and the loss of their policyholder for losses occurring in Virginia, attributable to negligence on the part of the Government.

FORMS USED AND DOCUMENTATION REQUIRED UNDER CHAPTERS 4 AND 12.

- Standard Form (SF) 95. This form and accompanying documentation may be submitted in person, by mail, or by fax to the Fort Belvoir claims office. Claimants are required to provide insurance information on the reverse side or second page of the form.
- Proof of ownership. A copy of the boat title or registration should be submitted.
- Evidence of storage at Fort Belvoir Marina. This will most likely include the contract of storage executed with the Fort Belvoir Marina
- Proof of damage (photos) and proof of the cost of repairs. If the boat is not economically repairable, a statement or estimate from a repair firm to that effect and the blue book value of the boat should be submitted.

We recommend that you immediately notify your insurer to process a claim for damage and loss incurred to your boat during the recent blizzards. If you are a Soldier assigned to or living on Fort Belvoir and wish to submit a claim for damage not covered by your insurer, you may submit your claim through PCLAIMS. If you are not active duty or do not live or work on Fort Belvoir, you may submit a claim to the Fort Belvoir claims office. Your claim should include a completed SF 95 and supporting documentation, as discussed above.

The Fort Belvoir claims office is located at 9910 Lowen Road, Building 702. Our office hours are from 0800-1500.